Docket No. 21074.0015 **Customer No. 41913**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Andrew Egendorf

Patent No. 6,976,008

File Date: October 11, 2001 Group Art Unit: 3624

Application No: 09/975,839 Examiner: D. Felten

Certificate
FEB 2 1 2006
of Correction

For: INTERNET BILLING METHOD

ATTN: Certificate of Correction Branch
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REQUEST FOR CERTIFICATE UNDER 37 CFR 1.322
AND REQUEST FOR THE EXPEDITED PROCESSING THEREOF

In accordance with the provisions of 37 CFR 1.322 which implement 35 USC §254, the Patent and Trademark Office is respectfully requested to issue a Certificate of Correction in the above identified patent to correct material errors in the printed patent document.

A single copy of Form PTO/SB/44, listing all of the errors and the corrections thereof, is enclosed.

Also enclosed is a copy of the documentation necessary to process the Certificate of Correction without the File Wrapper. This documentation unequivocally supports Patentee’s assertion that all of the errors were incurred through the fault of the Patent and Trademark Office.

In accordance with MPEP §1480.01 Patentee requests that the Certificate of Correction be issued expeditiously and without cost to the Patentee. Additionally, the Commissioner is authorized to charge Deposit Account No. 50-3024 for the requisite $130.00 fee for the expedited processing of this Request. Please charge any fees or credit any overpayment to Deposit Account No. 50-3024. A duplicate copy of this Request is enclosed.

Because of the nature and extent of the errors set forth below, the Patentee requests that he be issued a red-ribbon vanity copy of the corrected patent. When prepared, this may be sent to the below-listed attorney for delivery to the Patentee.

All the drawings shown on the printed patent are incorrect. The correct drawings are shown on the enclosed Form PTO/SB/44. Copies of the correct drawings dated 10/11/01 are included herewith.

Errors in the printed Specification listed on Form PTO/SB/44 as #1-#32 have been marked and numbered on a copy of the patent as issued and on the Specification as originally filed on October 11, 2001. These errors appear in the original Specification as indicated below.

1. page 2, last line
2. page 5, line 8
3. page 6, line 2
4. page 6, line 11
5. page 7, lines 1-2
6. page 7, line 7
7. page 9, line 4
8. page 9, line 10
9. page 10, line 6
10. page 10, line 8
11. page 10, line 17

12. page 11, line 4
13. page 13, line 10
14. page 13, lines 12-13
15. page 13, line 14
16. page 13, last line
17. page 15, line 5
18. page 15, lines 19-20
19. page 16, line 8
20. page 16, lines 18-19
21. page 17, line 1
22. page 17, line 2
23. page 17, line 5
24. page 17, line 12
25. page 17, line 18
26. page 18, line 7
27. page 18, last line
28. page 19, line 4
29. page 19, line 17
30. page 20, line 1
31. page 20, line 13
32. page 20, line 14

Errors in the printed Claims listed on Form PTO/SB/44 as #33-#57 have been marked and numbered on a copy of the patent as issued and on the Amendment Under Rule 116 filed September 21, 2004. These errors appear in the Amendment as indicated below. A copy of the renumbering of the Claims prepared by the Examiner is included herewith to facilitate the identification of Claims as renumbered from the Amendment to the printed patent.

33. page 3, claim 37, line 3 of the claim	issued as claim 3
34. page 4, claim 40, line 3 of the claim	issued as claim 6
35. page 6, claim 46, line 2 of the claim	issued as claim 11
36. page 6, claim 48, line 2 of the claim	issued as claim 13
37. page 7, claim 56, line 2 of the claim	issued as claim 21
38. page 15, claim 167c), line 6 of 167c)	issued as claim 67
39. page 17, claim 176, line 3 of the claim	issued as claim 70
40. page 18, claim 179, line 1 of page 18	issued as claim 71
41. page 18, claim 179f), line 2 of 179f)	issued as claim 71
42. page 19, claim 185, line 5 of the claim	issued as claim 73
43. page 21, claim 191f), line 2 of 191f)	issued as claim 75
44. page 24, claim 203, line 6 of the claim	issued as claim 79
45. page 24, claim 203d), line 4 of 203d)	issued as claim 79
46. page 26, claim 210, line 2 of the claim	issued as claim 83
47. page 27, claim 216d), line 4 of 216d)	issued as claim 88

48. page 27, claim 216f), line 4 of 216f)	issued as claim 88
49. page 29, claim 220b), line 3 of 220b)	issued as claim 90
50. page 31, claim 222d), line 4 of 222d)	issued as claim 91
51. page 32, claim 224d), line 4 of 224d)	issued as claim 92
52. page 33, claim 224f), line 5 of 224f)	issued as claim 92
53. page 33, claim 226, line 2 of the claim	issued as claim 93
54. page 34, claim 226f), line 5 of 226f)	issued as claim 93
55. page 35, claim 228b), line 3 of 228b)	issued as claim 94
56. page 35, claim 228d), line 4 of 228d)	issued as claim 94
57. page 36, claim 228, first line on page	issued as claim 94

It is respectfully requested that when the above-requested Certificate of Correction has been issued that a certified copy of it be returned to the below-listed attorney for delivery to the Patentee.

Respectfully submitted,

By: [signature]
Ira J. Schaefer
Reg. No. 26,802

Hogan & Hartson, L.L.P.
875 Third Avenue
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212-918-8228
January 18, 2006

PTO/SB/44 (04-05)
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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.
(Also Form PTO-1050)

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 6,976,008
APPLICATION NO.: 09/975,839
ISSUE DATE : December 13, 2005
INVENTOR(S) : Egendorf

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

All 3 Drawing Sheets contain incorrect Figures. Correct Figure 1 appears below, and correct Figures 2 and 3 appear on the following two pages.

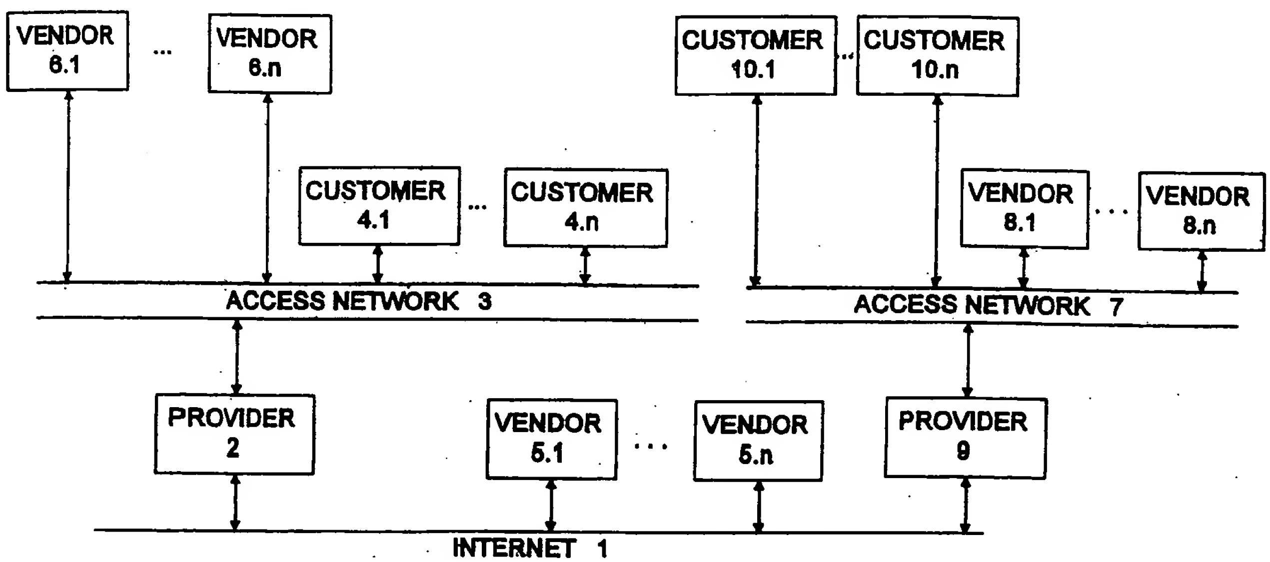

FIG. 1

MAILING ADDRESS OF SENDER (Please do not use customer number below): Ira Schaefer, Esq.
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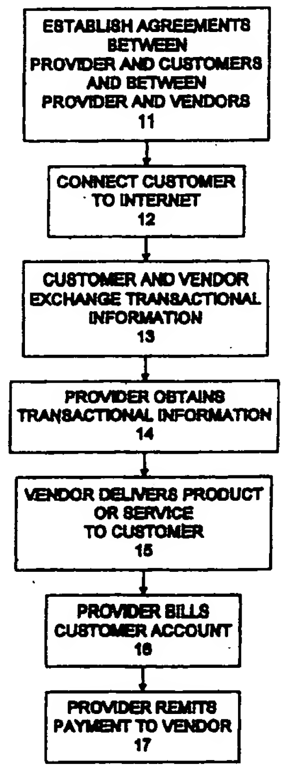

FIG. 2

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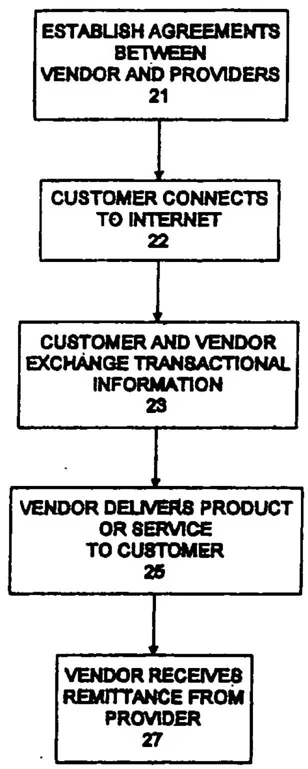

FIG. 3

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It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

1. Column 1, line 31: "nave" should read --have--.
2. Column 2, line 12: "exxisting" should read --existing--.
3. Column 2, line 29: "vender," should read --vendor,--.
4. Column 2, line 37: "vender," should read --vendor,--.
5. Column 2, lines 50-51: "offer customers" should read --offer their customers--.
6. Column 2, line 56: "chance" should read --change--.
7. Column 3, line 29: "agrees to the" should read --agrees to do the--.
8. Column 3, line 35: "vender's" should read --vendor's--.
9. Column 3, line 53: "or example," should read --for example,--.
10. Column 3, line 54: "or o a" should read --or to a--.
11. Column 3, line 63: "provider, to the" should read --provider, not the--.
12. Column 4, line 6: "make" should read --made--.
13. Column 4, line 55: "providers" should read --provides--.
14. Column 4, line 57: "Access network, an" should read --Access network **3** can be a telephone network, a cable television network, an--.

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It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

15. Column 4, line 58: "Prodigy, r a" should read --Prodigy, or a--.
16. Column 4, line 66: "agreement" should read --agreements--.
17. Column 5, line 25: "form" should read --from--.
18. Column 5, line 40: "from the vendor" should read --from the exchange of information taking place between the customer and the vendor--.
19. Column 5, line 50: "Provider then" should read --Provider **2** then--.
20. Column 5, line 61: "**4.1-4.**_n_and" should read --**4.1-4.**_n_ and--.
21. Column 5, line 65: "customer" should read --customers--.
22. Column 5, line 66: "is" should read --in--.
23. Column 6, line 1: "services" should read --service--.
24. Column 6, line 7: "form" should read --from--.
25. Column 6, line 14: "form" should read --from--.
26. Column 6, line 26: "sued" should read --used--.
27. Column 6, line 39: "VISA, Mastercard" should read --VISA or Mastercard--.
28. Column 6, line 44: "is, t can" should read --is, it can--.
29. Column 6, line 57: "or a" should read --or an--.

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INVENTOR(S) : Egendorf

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

30. Column 6, line 63: "For" should read --for--.
31. Column 7, line 8: "amount" should read --account--.
32. Column 7, line 9: "with the third" should read --with a third--.
33. Claim 3, line 62: "on Internet" should read --an Internet--.
34. Claim 6, line 8: "company an" should read --company, an--.
35. Claim 11, line 61: "preformed" should read --performed--.
36. Claim 13, line 3: "arced" should read --agreed--.
37. Claim 21, line 34: "patty" should read --party--.
38. Claim 67, line 23: "transaction." should read --transaction;--.
39. Claim 70, line 11: "by to" should read --by the--.
40. Claim 71, line 22: "patty" should read --party--.
41. Claim 71, line 45: "agreement; and" should read --agreement,--.
42. Claim 73, line 61: "vendor a" should read --vendor, a--.
43. Claim 75, line 67: "agreement." should read --agreement,--.
44. Claim 79, line 61: "remitted, to" should read --remitted to--.
45. Claim 79, line 18: "have to" should read --have agreed to--.
46. Claim 83, line 44: "tan" should read --than--.
47. Claim 88, line 23: "have to" should read --have agreed to--.
48. Claim 88, line 35: "to selling" should read --to the selling--.

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INVENTOR(S) : Egendorf

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

49. Claim 90, line 29: "transaction," should read --transaction;--.
50. Claim 91, line 21: "have to" should read --have agreed to--.
51. Claim 92, line 64: "have to" should read --have agreed to--.
52. Claim 92, line 10: "alter" should read --after--.
53. Claim 93, line 16: "transaction over" should read --transactions over--.
54. Claim 93, line 57: "alter" should read --after--.
55. Claim 94, c.21, l.11: "transaction;" should read --transaction,--.
56. Claim 94, c.22, l.4: "have to" should read --have agreed to--.
57. Claim 94, c.22, l.17: "alter" should read --after--.

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Egendorf 204-IJS

MARK-UP of
ERRORS #1-32

09075839.101101

INTERNET BILLING METHOD

BACKGROUND OF THE INVENTION

The present invention relates to a method of billing for commercial transactions over the Internet.

The Internet is a vast worldwide interconnection of computers and computer networks. The Internet does not consist of any specific hardware or group of connected computers, rather it consists of those elements that happen to be interconnected at any particular time. The Internet has certain protocols or rules regarding signal transmission and anyone with the proper hardware and software can be part of this interconnection.

At present, the technical and financial requirements for connecting directly to the Internet are beyond the resources of most individuals and thus new businesses known as Internet access providers have proliferated. These providers invest in the equipment needed to provide access to the Internet for subscribers who pay the providers a fee for the access. Providers include companies whose only business is to offer connection to the Internet, as well as on-line services such as Compuserve, American On-Line, and Prodigy. In addition, telephone companies and cable television companies have announced 1.

transactions over the Internet.

A further object of the present invention is an Internet billing method which is simple to use from both the customer's point of view and that of vendors on the Internet.

Yet another object of the present invention is a billing method which can be used by a large number of existing Internet users without requiring major changes in 2.
how the users customarily behave and conduct commercial transactions.

These and other objects and advantages of the present invention are achieved by an Internet billing method in accordance with the present invention. A provider establishes an agreement with a customer, and a second agreement with a vendor, wherein the provider agrees with the customer and the vendor to bill for products and services purchased over the Internet by the customer from the vendor. Associated with the customer agreement are one or more billing accounts to which purchases may be charged. Associated with the vendor agreement are one or more methods of remitting funds to the vendor. The provider creates access to the Internet for the customer through the

provider's equipment. When the customer orders a product or service over the Internet from the vendor, the provider obtains transactional information transmitted between the customer and the vendor including a transaction amount relating to the ordered product or service and the provider then bills the transaction amount to a customer billing account and remits a portion of the transaction amount to the vendor. 3.

Which accounts are used may be specified in the agreements made between the provider and the customer and between the provider and the vendor, or may be specified in the transactional information. If specified in the transactional information, the selection of account can be made by referencing the type of account (e.g., "VISA", "phone bill"), or the position of that account on a predetermined list (e.g., "the 3rd account"), and does not require that any actual account numbers be transmitted. 4.

By the use of this method, there is no need for the customer to transmit over the Internet any information containing any of the customer's billing account numbers thereby maintaining the security of that information.

The present invention, in a preferred embodiment,

is a method of providing merchants with the ability to offer their customers secure transactions for the purchase of goods and services of any value over the Internet, without the need for the customer to transmit any credit card or other account numbers over the Internet, without the need for the customer to sign up with any additional provider of services, and without the need to change the manner in which most customers currently use the Internet.

5.

6.

In accordance with the present invention, a customer desiring to purchase goods and services over the Internet has prearranged access to the Internet through the services of an Internet access provider. Such providers can be, for example, companies whose only business is to offer connection to the Internet, companies which offer on-line computer services, one of which is connection to the Internet, cable television companies, or telephone companies. In arranging for access with such a provider, the customer has agreed with the provider on a method of payment which is, for example, by billing, or charge to a credit card, or charge to an account of the user which could be an account specific to the Internet or could be a more general account, such as an on-line computer services

In accordance with the present invention, the provider has made arrangements with vendors who wish to sell goods and services over the Internet to the customers of the provider. The provider agrees to do the billing associated 7.
with such sales for the vendors, and as part of the agreement, the provider and the vendor have agreed on the manner in which the provider will remit funds to the vendor. Examples of payment include payment by check, credit to the vendor's credit card merchant account, or credit to another account of the vendor's, such as the vendor's cable 8.
television account, telephone account, or bank account. The account of the vendor to be credited need not be with the provider. The arrangements that are made will depend on the vendor's desires and the capabilities of the provider. For example, if the vendor anticipates many small transactions and the provider is a telephone company, they can agree that the provider will credit the vendor's existing telephone account for amounts under some nominal amount and credit the vendor's credit card merchant account for larger amounts. If the vendor anticipates large transactions, then they may agree that the provider will pay by check or direct credit to the vendor's bank account.

In a typical transaction in accordance with the
present invention, from the customer's point of view all use
of the Internet appears to be conventional. Depending upon
the prearrangements made between the provider and the
customer and between the provider and the vendor, the
customer can charge a purchase, for example, to a credit 9.
card, to a cable television account, to a telephone account
or to a bank account. The account of the customer to be 10.
billed need not be with the provider. For example, the
customer may be using one telephone company as an access
provider and a second telephone company as a telephone
service provider and the account to be billed is that with
the second telephone company. The customer specifies which
account is to be billed by an indication to the provider,
but neither the customer nor the vendor has to transmit any
account numbers over the Internet, because it is the
provider, not the vendor, who submits the charge to the 11.
credit card company, the cable television company, the
telephone company, or to another account of the customer, or
who debits the bank account of the customer, and the
provider already has been given, during the course of making
prearrangements with the customer and the vendor, the

appropriate account numbers of both the customer and the vendor. The provider sends this information to the appropriate party, and may do so by the same secure means customarily used for similar transactions not made over the Internet. 12.

From the vendor's point of view, the transaction is as secure as a transaction made over the telephone with a credit card. If the vendor wishes, the vendor may verify with the provider that the address supplied by the customer for shipment of the goods has been authorized by the customer in the same manner in which such verification would be made for the same transaction made over the telephone with a credit card. In addition, because such a verification does not require the transmission of any account numbers of the customer, the verification can be done over the Internet as part of the transaction transmission itself if the provider and the vendor have prearranged to do so.

From the provider's point of view, the provider is made aware that the customer has authorized the charge by monitoring the data being sent over the Internet through the provider's equipment between the customer and the vendor.

DETAILED DESCRIPTION OF THE INVENTION

Referring to Fig. 1, a system for carrying out the method of the present invention is shown. In that system, the Internet is shown schematically as network 1 to which providers 2, 9, vendors 5.1-5.n, 6.1-6.n and 8.1-8.n, and customers 4.1-4.n and 10.1-10.n (where n is an integer to indicate a range from one to many) are connected in different ways.

Provider 2 is connected to access network 3 and
the Internet 1 and provides access to the Internet 1 for 13.
customers 4.1-4.n and vendors 6.1-6.n connected to access
network 3. Access network 3 can be a telephone network, a 14.
cable television network, an on-line services network such
as Compuserve, American On-Line, or Prodigy, or a private 15.
Internet access network. Similarly, provider 9 is connected to access network 7 and the Internet 1 and provides access to the Internet 1 for customers 10.1-10.n and vendors 8.1-8.n. Vendors 5.1-5.n access the Internet directly by their own equipment.

In accordance with the method shown in the flow chart of Fig. 2, for example, in step 11 provider 2
establishes agreements with vendors 5.1-5.n who are 16.

interface with any one of vendors 5.1-5.n, 6.1-6.n and 8.1-8.n in order to find out about products or services offered by those vendors.

When one of customers 4.1-4.n makes the decision to order a product or service from one of vendors 5.1-5.n, 6.1-6.n and 8.1-8.n, in step 13 an exchange of transactional information occurs between the customer and the vendor. This exchange may include identifying information relating to the customer, such as the customer's Internet address, information relating to the products or services to be purchased, including the transaction amount, the manner and time of delivery, and a reference number to identify the order. The vendor or the customer also can produce a verification code signifying that a transaction has been completed which can be received by provider 2. 17.

In step 14, the transactional information is obtained by provider 2. The communication can be a separate transmission by the vendor or the customer to provider 2, or provider 2 can extract the information from the exchange of information taking place between the customer and the vendor through equipment of provider 2. Provider 2 can then send verifying information to one or both of the customer and 18.

09/583,101

vendor to indicate that the transaction has been approved, if approval of a third party, such as credit card company, is required. Most importantly, the entire transaction takes place without the need of communicating the customer's credit card or other account number over the Internet 1.

The product or service is delivered to the customer in step 15 and the appropriate customer account is billed by provider 2 in step 16. Provider 2 then remits the 19.
agreed payment in the appropriate manner to the vendor in step 17, keeping the differential as a service charge for the services rendered by provider 2. Steps 15, 16 and 17 may be performed in any order.

As can be seen from Fig. 1, the method according to the present invention can be carried out in many ways. For example, referring to Fig. 3, vendor 5.1 in step 21 can establish remitting agreements with provider 2 and provider 9 to remit to vendor 5.1 a portion of a transaction amount billed to the billing account of any one of customers 4.1- 20.
4.n and 10.1-10.n.

Similarly, each of vendors 6.1-6.n can establish a remitting agreement with provider 9 for transactions carried out over the Internet between each of vendors 6.1-6.n and

customers 10.1-10.n. 21.

A customer connects to the Internet in step 22. 22.
The customer exchanges transactional information with the vendor in step 23 and the vendor delivers a product or service to the customer in step 25, either before or after 23.
the vendor receives remittances from the provider in step 27.

In accordance with another feature of the present invention, prior to the billing of the transaction amount to the account of the customer, and after obtaining the transactional information, the provider can obtain approval from a third party to bill the transaction amount to the 24.
billing account. This is particularly true in the case where the billing account is a credit card account or a bank account. In that instance, approval must be obtained from a third party, i.e., the bank issuing the credit card or with whom the bank account was established. Where the account is with the provider, approval would be obtained from the 25.
provider itself. In a preferred embodiment of the present invention, the approval can be obtained over the Internet and most preferably during the communication between the customer and the vendor.

In accordance with a further feature of the
present invention, the customer can specify a particular
billing account, for example, a credit card account, a bank
account, a telephone number account, a cable television
account or an on-line services account at the time that the
billing agreement is established with the provider. The
specification can provide that one account will be used for 26.
certain transactions, and a different account for other
transactions, for example, a telephone account for
transactions less than $5.00, and a bank account for
transactions of at least $5.00. Thereafter, whenever the
transaction amount is to be billed, it will be billed to
that specified billing account. Alternatively, the customer
can specify a plurality of billing accounts, for example, an
AMEX account, a VISA account, a Mastercard account at the
time that the billing agreement is established. When the
transactional information is communicated, it will include
an identification of which of those plurality of billing
accounts the customer wants billed, without, however,
specifying the account number of the account. Thus the
customer can merely indicate the account by the "brand" name
AMEX, VISA or Mastercard or the customer can identify it as 27.

the first account, second account or third account on a list previously established with the provider.

As noted above, the billing account is not necessarily with the provider, that is, it can be with a 28.
third party such as a bank issuing a credit card, or a bank at which the customer has a bank account. Alternatively, the provider can be a first telephone company, but the billing account can be with a second telephone company and charged by the first telephone company to the telephone number account of the customer with the second telephone company, as is customarily done in connection with conventional telecommunications services.

In accordance with the invention, the remitting can be by means of sending money or by crediting a vendor account such as a credit card merchant account, a bank account, a telephone number account, a cable television account or an on-line services account. 29.

In a preferred embodiment of the present invention, the step of establishing the remitting account comprises specifying a particular vendor account to which the portion of the transaction amount will be remitted. The specification can provide that one account will be used

for certain transactions, and a different account for other transactions, for example, a telephone account for transactions less than $5.00, and a bank account for transactions of at least $5.00. In an alternative embodiment of the present invention, the step of establishing the remitting agreement comprises the vendor specifying a plurality of vendor accounts to which a portion of the transaction account can be remitted. Thus when the transactional information is communicated, the vendor can identify which one of the plurality of vendor accounts the amount is to be remitted to without, however, specifying the specific account number. 30.

The vendor account can be an account with the 31.
provider or an account with a third party such as a credit 32.
card merchant account, or bank account, with a bank, or a cable television account with a cable television company.

It is understood that the embodiments described hereinabove are merely illustrative and are not intended to limit the scope of the invention. It is realized that various changes, alterations, rearrangements and modifications can be made by those skilled in the art without substantially departing from the spirit and scope of

MARK-UP OF ERRORS #33-57

CERTIFICATE OF MAILING
I hereby certify that this correspondence is being deposited with the United States Post Office as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450, on

Date: September 21, 2004
Name: Pamela D. Howe
Signature:
Hogan & Hartson, L.L.P.

Docket No. 21074.0015

Customer No. 41913

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Andrew Egendorf		
Filed:	October 11, 2001	Group Art Unit:	3624
Serial No:	09/975,839	Examiner:	D. Felten
For:	INTERNET BILLING METHOD		

AMENDMENT UNDER RULE 116

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action of June 4, 2004, kindly enter the following:

Amendments to the Claims begin on page 2.

Remarks begin on page 37 of this paper.

f) remitting the second amount to the selling vendor in accordance with the remitting agreement,

wherein after establishing the billing agreement the third party does not transfer ownership of the product or service from the selling vendor to the purchasing customer.

33. (canceled)

34. (canceled)

35. (previously presented) The method according to claim 32, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

36. (canceled)

37. (previously presented) The method according to claim ~~31, 32, 33, 34, 35, or 36,~~ <u>32 or 35,</u> wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company. 33.

38. (previously presented) The method according to claim 37, further comprising the step of obtaining approval for charging the first amount from a party other than the purchasing customer and the selling vendor prior to the step of charging.

39. (previously presented) The method according to claim 38, wherein the party other than the purchasing customer and the selling vendor is a bank, a company offering financial services, a credit card company, an Internet access provider, or the third party.

40. (previously presented) The method according to claim 37, wherein the step of charging comprises sending a bill or charging an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party. 34.

41. (previously presented) The method according to claim 37, wherein the step of remitting comprises sending a check or crediting an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

42. (previously presented) The method according to claim 37, wherein the second amount is less than the first amount.

43. (previously presented) The method according to claim 37, wherein the step of remitting is performed before the step of charging.

44. (canceled)

45. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

46. (currently amended) The method according to any one of claims ~~31-36 and 44-45,~~ 32, 35, and 45, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction. 35.

47. (previously presented) The method according to claim 37, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

48. (previously presented) The method according to claim 38, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction. 36.

49. (previously presented) The method according to claim 39, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

50. (previously presented) The method according to claim 40, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

51. (previously presented) The method according to claim 41, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

52. (previously presented) The method according to claim 42, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

53. (previously presented) The method according to claim 43, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

54. (currently amended) The method according to any one of claims ~~31-36 and 44-45,~~ 32, 35, and 45, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

55. (previously presented) The method according to claim 37, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

56. (previously presented) The method according to claim 38, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer. 37.

57. (previously presented) The method according to claim 39, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

58. (previously presented) The method according to claim 40, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

98. (previously presented) The method according to claim 66, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

99. (previously presented) The method according to claim 67, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

100. (previously presented) The method according to claim 68, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

101. (previously presented) The method according to claim 69, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

102.-165. (canceled)

166. (canceled)

167. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction; 38.

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement.

168. (canceled)

169. (canceled)

170. (previously presented) The method according to claim 167, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement.

174. (canceled)

175. (canceled)

176. (previously presented) The method according to claim 173, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting. 39.

177. (canceled)

178. (canceled)

179. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a

second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of: 40.

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement, 41.

wherein after establishing the billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

180. (canceled)

181. (canceled)

182. (previously presented) The method according to claim 179, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

183. (canceled)

184. (canceled)

185. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a 42.
second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the third party to charge the purchasing customer;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit

the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement.

186. (canceled)

187. (canceled)

188. (previously presented) The method according to claim 185, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

189. (canceled)

190. (canceled)

191. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a

purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement, 43.

wherein after establishing the billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

202. (canceled)

203. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of: 44.

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the third party to charge the purchasing customer;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ <u>providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;</u>

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction; 45.

210. (previously presented) The method according to claim 209, wherein the party other than the purchasing customer and the selling vendor is a bank, a company offering financial services, a credit card company, an Internet access provider, or the third party. 46.

211. (previously presented) The method according to claim 208, wherein the step of charging comprises sending a bill or charging an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

212. (previously presented) The method according to claim 208, wherein the step of remitting comprises sending a check or crediting an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

213. (previously presented) The method according to claim 208, wherein the second amount is less than the first amount.

214. (previously presented) The method according to claim 208, wherein the step of remitting is performed before the step of charging.

215. (canceled)

216. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing

customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction; 47.

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services ; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor. 48.

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services ; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor.

219. (canceled)

220. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction; 49.

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit

the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services ; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

221. (canceled)

222. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the company offering financial services to charge the purchasing customer;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction; 50.

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services ; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor.

223. (canceled)

224. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction; 51.

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services ; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction. 52.

225. (canceled)

226. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of: 53.

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the company offering financial services to charge the purchasing customer;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

54.

227. (canceled)

228. (currently amended) An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a

second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the company offering 55.
financial services to charge the purchasing customer;

c) ~~providing a communications link over the Internet between the purchasing customer and the selling vendor to permit the purchasing customer to request information from the selling vendor with respect to the product or service;~~ providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the 56.
purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services ; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction. 57.

Issue Classification	Application/Control No.	Applicant(s)/Patent under Reexamination
	09/975,839	EGENDORF, ANDREW
	Examiner	Art Unit
	Daniel S. Felten	3624

ISSUE CLASSIFICATION

ORIGINAL		CROSS REFERENCE(S)							
CLASS	SUBCLASS	CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)						
705	40	705	42	44	26	27			
INTERNATIONAL CLASSIFICATION		709	217	219	227	228	229		
G 0 6 F	17/60	235	379						
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	/								
	/								

Daniel Felten 9/17/2004
(Assistant Examiner) (Date)

(Legal Instruments Examiner) (Date)

Vincent Millin 9/17/2004
(Primary Examiner) (Date)

Total Claims Allowed: 94

O.G. Print Claim(s)	O.G. Print Fig.
1	2

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
	1		31	26	61	56	91		121		151		181
	2	1	32	27	62	57	92		122		152	72	182
	3		33	28	63	58	93		123		153		183
	4		34	29	64	59	94		124		154		184
	5	2	35	30	65	60	95		125		155	73	185
	6		36	31	66	61	96		126		156		186
	7	3	37	32	67	62	97		127		157		187
	8	4	38	33	68	63	98		128		158	74	188
	9	5	39	34	69	64	99		129		159		189
	10	6	40	35	70	65	100		130		160		190
	11	7	41	36	71	66	101		131		161	75	191
	12	8	42	37	72		102		132		162		192
	13	9	43	38	73		103		133		163		193
	14		44	39	74		104		134		164	76	194
	15	10	45	40	75		105		135		165		195
	16	11	46	41	76		106		136		166		196
	17	12	47	42	77		107		137	67	167	77	197
	18	13	48	43	78		108		138		168		198
	19	14	49	44	79		109		139		169		199
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	21	16	51	46	81		111		141		171		201
	22	17	52	47	82		112		142		172		202
	23	18	53	48	83		113		143	69	173	79	203
	24	19	54	49	84		114		144		174		204
	25	20	55	50	85		115		145		175		205
	26	21	56	51	86		116		146	70	176	80	206
	27	22	57	52	87		117		147		177		207
	28	23	58	53	88		118		148		178	81	208
	29	24	59	54	89		119		149	71	179	82	209
	30	25	60	55	90		120		150		180	83	210

Issue Classification	Application/Control No.	Applicant(s)/Patent under Reexamination
	09/975,839	EGENDORF, ANDREW
	Examiner	**Art Unit**
	Daniel S. Felten	3624

ISSUE CLASSIFICATION

ORIGINAL		CROSS REFERENCE(S)							
CLASS	SUBCLASS	CLASS	SUBCLASS (ONE SUBCLASS PER BLOCK)						
705/	40	705	42	44	26	27			
INTERNATIONAL CLASSIFICATION		709	217	219	227	228	229		
G 0 6 F	17/60	235	379						
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Daniel Felten 9/17/2004 (Assistant Examiner) (Date)	Vincent Millin 9/17/2004 (Primary Examiner) (Date)	**Total Claims Allowed: 94**
(Legal Instruments Examiner) (Date)		O.G. Print Claim(s): 1 / O.G. Print Fig.: 2

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
84	211		241		271		301		331		361		391
85	212		242		272		302		332		362		392
86	213		243		273		303		333		363		393
87	214		244		274		304		334		364		394
	215		245		275		305		335		365		395
88	216		246		276		306		336		366		396
	217		247		277		307		337		367		397
89	218		248		278		308		338		368		398
	219		249		279		309		339		369		399
90	220		250		280		310		340		370		400
	221		251		281		311		341		371		401
91	222		252		282		312		342		372		402
	223		253		283		313		343		373		403
92	224		254		284		314		344		374		404
	225		255		285		315		345		375		405
93	226		256		286		316		346		376		406
	227		257		287		317		347		377		407
94	228		258		288		318		348		378		408
	229		259		289		319		349		379		409
	230		260		290		320		350		380		410
	231		261		291		321		351		381		411
	232		262		292		322		352		382		412
	233		263		293		323		353		383		413
	234		264		294		324		354		384		414
	235		265		295		325		355		385		415
	236		266		296		326		356		386		416
	237		267		297		327		357		387		417
	238		268		298		328		358		388		418
	239		269		299		329		359		389		419
	240		270		300		330		360		390		420

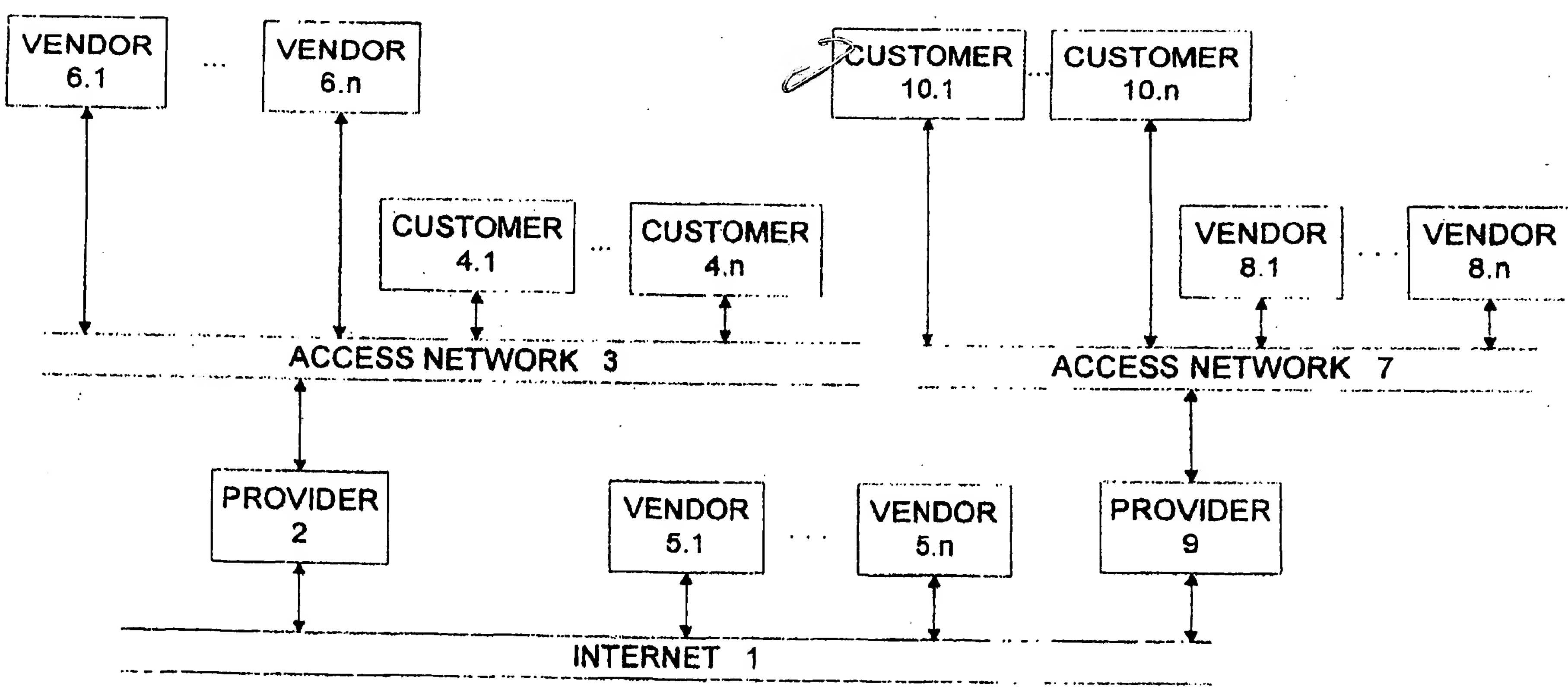
VENDOR 6.1
VENDOR 6.n
CUSTOMER 4.1
CUSTOMER 4.n
CUSTOMER 10.1
CUSTOMER 10.n
VENDOR 8.1
VENDOR 8.n
ACCESS NETWORK 3
ACCESS NETWORK 7
PROVIDER 2
VENDOR 5.1
VENDOR 5.n
PROVIDER 9
INTERNET 1

FIG. 1

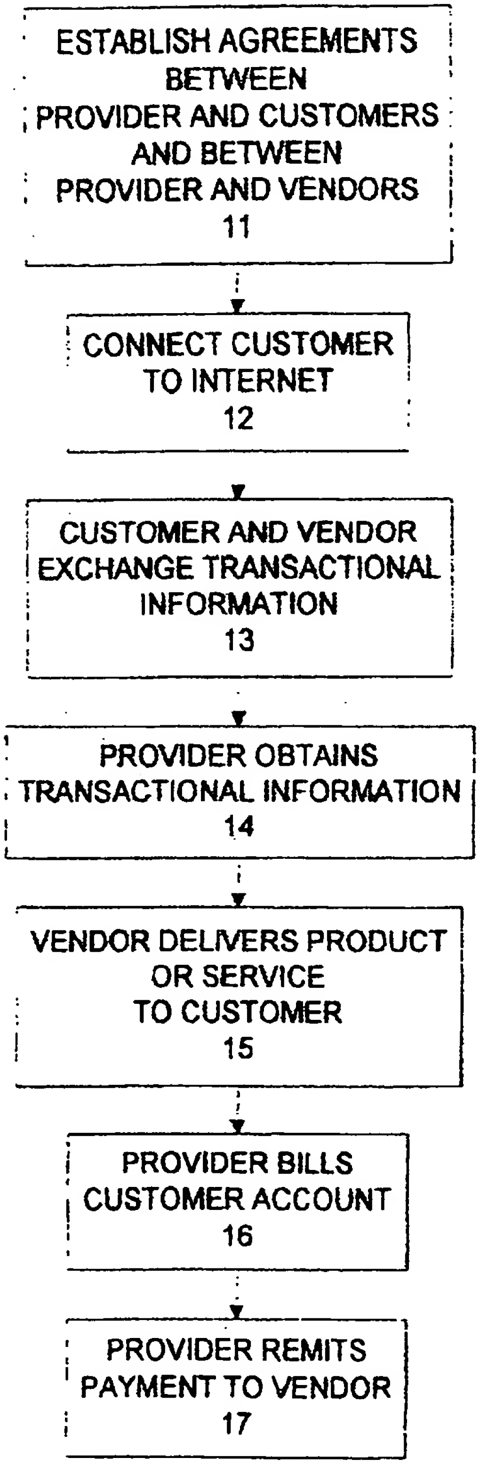
ESTABLISH AGREEMENTS BETWEEN PROVIDER AND CUSTOMERS AND BETWEEN PROVIDER AND VENDORS
11
CONNECT CUSTOMER TO INTERNET
12
CUSTOMER AND VENDOR EXCHANGE TRANSACTIONAL INFORMATION
13
PROVIDER OBTAINS TRANSACTIONAL INFORMATION
14
VENDOR DELIVERS PRODUCT OR SERVICE TO CUSTOMER
15
PROVIDER BILLS CUSTOMER ACCOUNT
16
PROVIDER REMITS PAYMENT TO VENDOR
17

FIG. 2

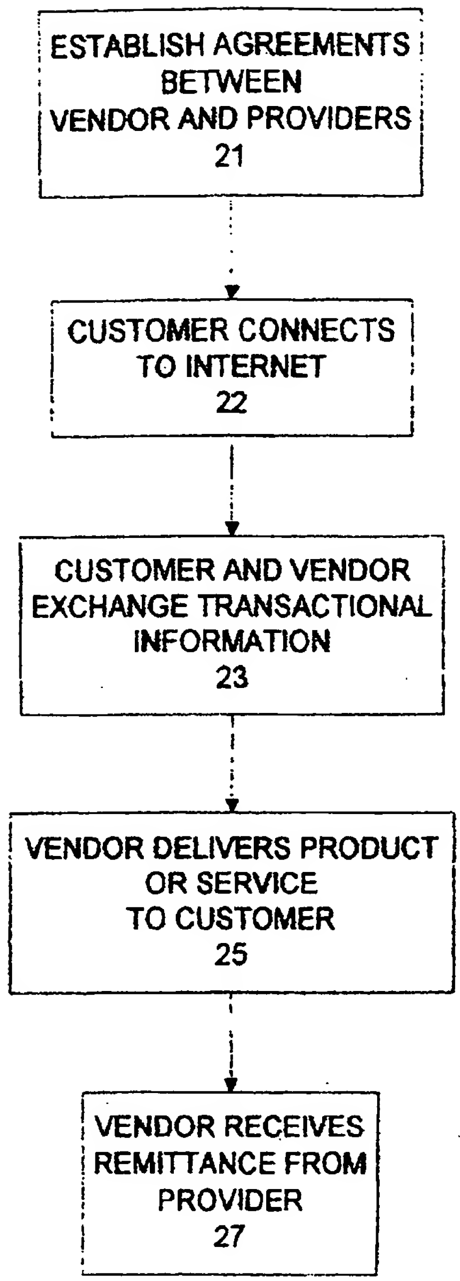
ESTABLISH AGREEMENTS BETWEEN VENDOR AND PROVIDERS 21
CUSTOMER CONNECTS TO INTERNET 22
CUSTOMER AND VENDOR EXCHANGE TRANSACTIONAL INFORMATION 23
VENDOR DELIVERS PRODUCT OR SERVICE TO CUSTOMER 25
VENDOR RECEIVES REMITTANCE FROM PROVIDER 27

FIG. 3

US006976008B2

(12) **United States Patent**
Egendorf

(10) **Patent No.: US 6,976,008 B2**
(45) **Date of Patent: *Dec. 13, 2005**

(54) **INTERNET BILLING METHOD**

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(73) Assignee: **Netcraft, Corporation**, Lincoln, MA (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 290 days.

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **09/975,839**

(22) Filed: **Oct. 11, 2001**

(65) **Prior Publication Data**

US 2002/0032654 A1 Mar. 14, 2002

Related U.S. Application Data

(63) Continuation of application No. 09/568,925, filed on May 11, 2000, which is a continuation of application No. 09/057,230, filed on Apr. 8, 1998, now Pat. No. 6,188,994, which is a continuation of application No. 08/499,535, filed on Jul. 7, 1995, now Pat. No. 5,794,221.

(51) **Int. Cl.**^{7} **G06F 17/60**
(52) **U.S. Cl.** **705/40**; 705/41; 705/42
(58) **Field of Search** 705/40, 41, 42

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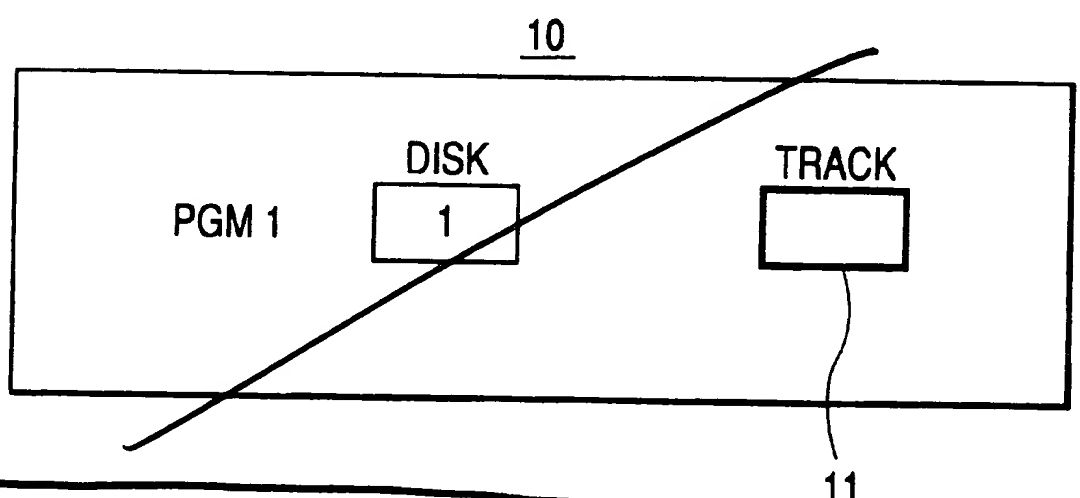
Primary Examiner—V. Millin
Assistant Examiner—Daniel S. Felten
(74) *Attorney, Agent, or Firm*—Hogan & Hartson L.L.P.

(57) **ABSTRACT**

An Internet billing method comprises establishing an agreement between an Internet access provider and a customer, and an agreement between the Internet access provider and a vendor, wherein the Internet access provider agrees with the customer and the vendor to bill the customer and remit to the vendor for products and services purchased over the Internet by the customer from the vendor. The provider creates access to the Internet for the customer. When the customer orders a product or service over the Internet from a vendor, transactional information transmitted between the customer and the vendor is also transmitted to the provider. The provider then bills the transaction amount to the customer and remits a portion of the transaction amount to the vendor, keeping the differential as a fee for providing the service. As a result of this method, there is no need for any customer account numbers or vendor account numbers to be transmitted over the Internet, thereby maintaining the security of that information.

94 Claims, 3 Drawing Sheets



ALL DRAWINGS ARE INCORRECT

FIG. 1

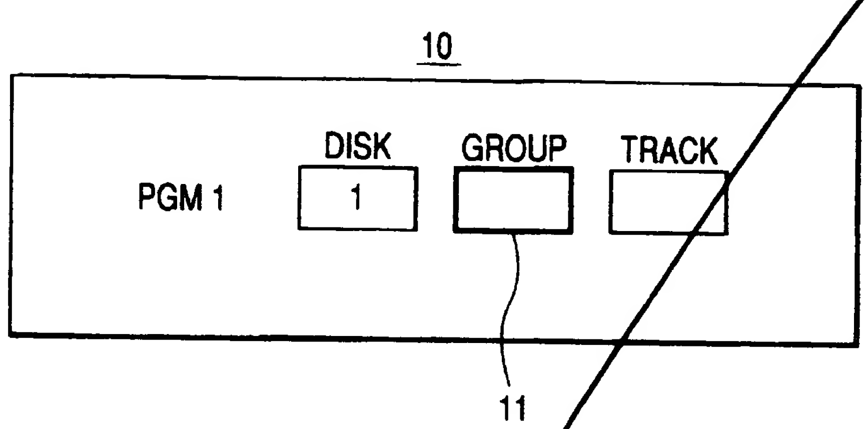


FIG. 2

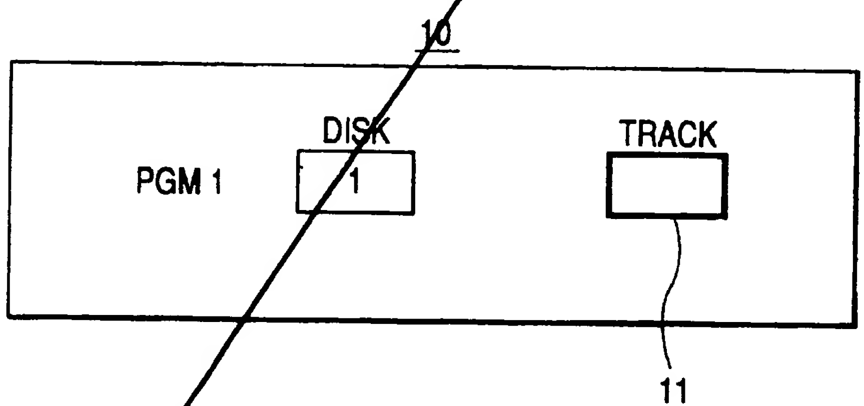


FIG. 3

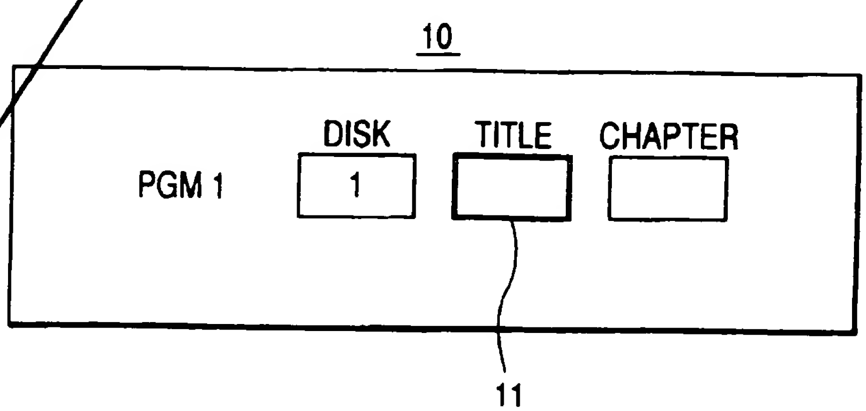


FIG. 4

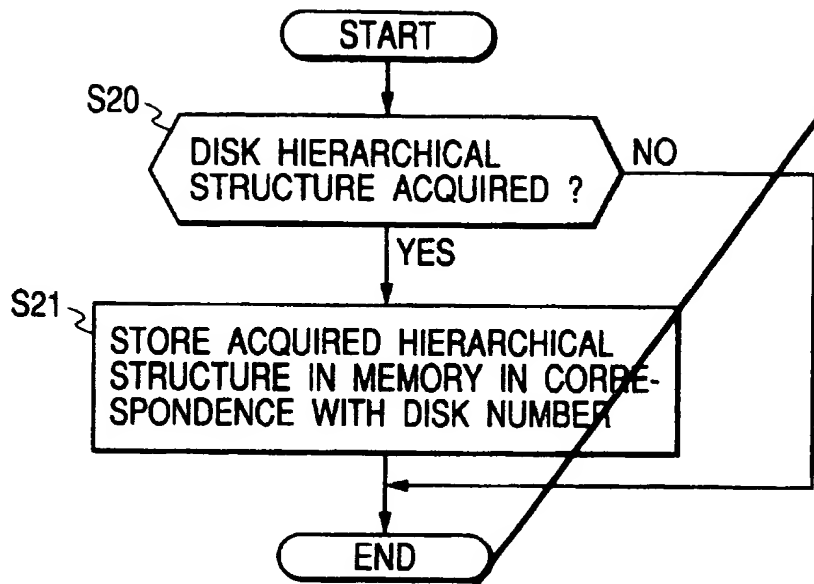

START
S20
DISK HIERARCHICAL STRUCTURE ACQUIRED ?
NO
YES
S21
STORE ACQUIRED HIERARCHICAL STRUCTURE IN MEMORY IN CORRESPONDENCE WITH DISK NUMBER
END

FIG. 5

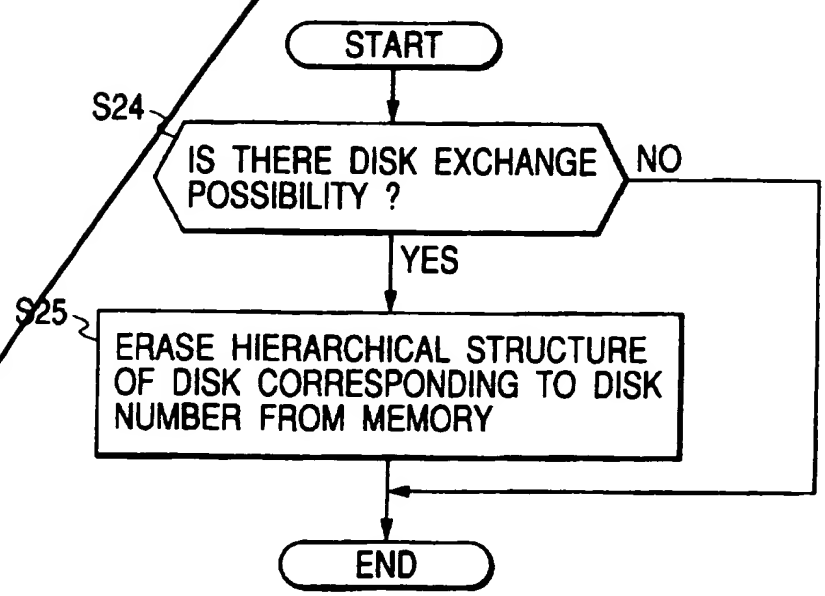
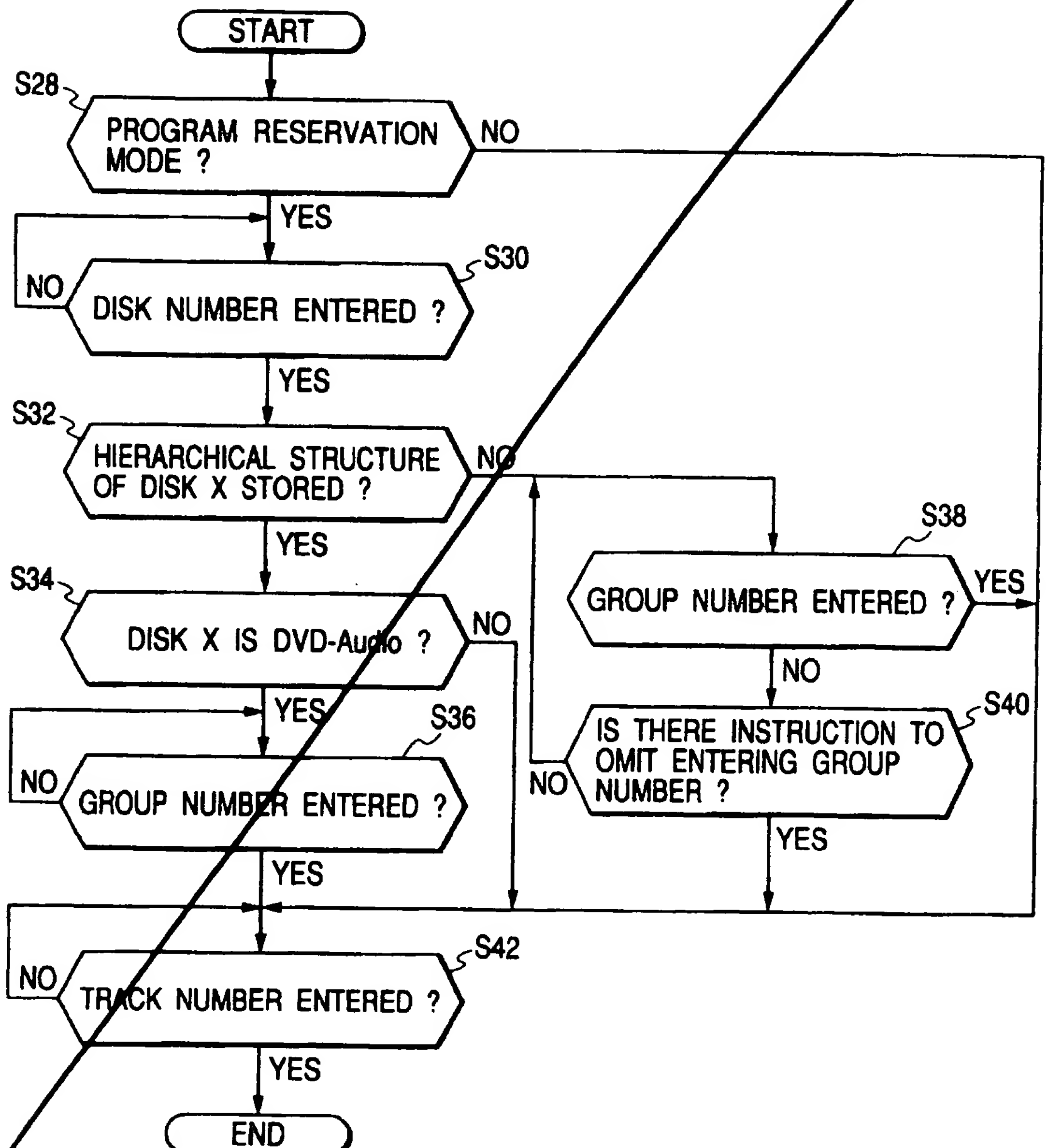

START
S24
IS THERE DISK EXCHANGE POSSIBILITY ?
NO
YES
S25
ERASE HIERARCHICAL STRUCTURE OF DISK CORRESPONDING TO DISK NUMBER FROM MEMORY
END

FIG. 6


START
S28
PROGRAM RESERVATION MODE ?
NO
YES
S30
NO
DISK NUMBER ENTERED ?
YES
S32
HIERARCHICAL STRUCTURE OF DISK X STORED ?
NO
S38
GROUP NUMBER ENTERED ?
YES
NO
S34
DISK X IS DVD-Audio ?
NO
YES
S36
NO
GROUP NUMBER ENTERED ?
S40
IS THERE INSTRUCTION TO OMIT ENTERING GROUP NUMBER ?
NO
YES
YES
S42
NO
TRACK NUMBER ENTERED ?
YES
END

1

INTERNET BILLING METHOD

This application is a continuation application of application Ser. No. 09/568,925 filed May 11, 2000 and now pending, which is a continuation of application Ser. No. 09/057,230 filed Apr. 8, 1998 now U.S. Pat. No. 6,188,994, which is a continuation of application Ser. No. 08/499,535 filed Jul. 7, 1995 now U.S. Pat. No. 5,794,221.

BACKGROUND OF THE INVENTION

The present invention relates to a method of billing for commercial transactions over the Internet.

The Internet is a vast worldwide interconnection of computers and computer networks. The Internet does not consist of any specific hardware or group of connected computers, rather it consists of those elements that happen to be interconnected at any particular time. The Internet has certain protocols or rules regarding signal transmission and anyone with the proper hardware and software can be part of this interconnection.

At present, the technical and financial requirements for connecting directly to the Internet are beyond the resources of most individuals and thus new businesses known as Internet access providers have proliferated. These providers invest in the equipment needed to provide access to the Internet for subscribers who pay the providers a fee for the access. Providers include companies whose only business is to offer connection to the Internet, as well as on-line services such as Compuserve, American On-Line, and Prodigy. In addition, telephone companies and cable television companies nave announced plans to provide Internet access. A party desiring to connect to the Internet by means of a provider typically connects via a modem over a telephone network to the provider's equipment which then connects the party, through the provider's equipment, to the Internet.

1.

Although the origin of the Internet was for military use, today the primary users of the Internet are civilian. There is great activity at present attempting to utilize the Internet as a channel of commerce.

Many vendors advertise their products and services over the Internet and solicit orders from Internet users for these wares. While the preferred mode of payment is by credit card, there is great reluctance to transmit credit card account information over the Internet because of lack of security. Moreover, in situations wherein the transaction amount is small—from pennies to a few dollars—it is not economically feasible to use a credit card transaction. There is a need to be able to ensure that commercial transactions over the Internet are at least as secure as conventional transactions over the telephone, through the mails, and with on-line services where credit cards and/or billing accounts are used for purchases. Similarly, there is a need to be able to handle on the Internet a large number of small-sized transactions, similar to what is done by telephone companies for conventional telephone services.

The lack of security and the lack of a means to bill for small transactions are the biggest obstacles to commercial use of the Internet.

SUMMARY OF THE INVENTION

The main object of the present invention is to create a new business opportunity for telephone companies, cable television companies, existing Internet access providers, and companies offering financial services by creating a way for them to offer to their subscribers a method of securely buying and selling goods and services of any value over the Internet.

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Another object of the present invention is an Internet billing method which is cost effective for transactions having transaction amounts ranging from pennies to a few dollars.

Still another object of the present invention is to provide a secure method of billing commercial transactions over the Internet.

A further object of the present invention is an Internet billing method which is simple to use from both the customer's point of view and that of vendors on the Internet.

Yet another object of the present invention is a billing method which can be used by a large number of exxisting Internet users without requiring major changes in how the users customarily behave and conduct commercial transactions.

2.

These and other objects and advantages of the present invention are achieved by an Internet billing method in accordance with the present invention. A provider establishes an agreement with a customer, and a second agreement with a vendor, wherein the provider agrees with the customer and the vendor to bill for products and services purchased over the Internet by the customer from the vendor. Associated with the customer agreement are one or more billing accounts to which purchases may be charged. Associated with the vendor agreement are one or more methods of remitting funds to the vendor. The provider creates access to the Internet for the customer through the provider's equipment. When the customer orders a product or service over the Internet from the vender, the provider obtains transactional information transmitted between the customer and the vendor including a transaction amount relating to the ordered product or service and the provider then bills the transaction amount to a customer billing account and remits a portion of the transaction amount to the vendor.

3.

Which accounts are used may be specified in the agreements made between the provider and the customer and between the provider and the vender, or may be specified in the transactional information. If specified in the transactional information, the selection of account can be made by referencing the type of account (e.g., "VISA", "phone bill"), or the position of that account on a predetermined list (e.g., "the 3rd account"), and does not require that any actual account numbers be transmitted.

4.

By the use of this method, there is no need for the customer to transmit over the Internet any information containing any of the customer's billing account numbers thereby maintaining the security of that information.

The present invention, in a preferred embodiment, is a method of providing merchants with the ability to offer customers secure transactions for the purchase of goods and services of any value over the Internet, without the need for the customer to transmit any credit card or other account numbers over the Internet, without the need for the customer to sign up with any additional provider of services, and without the need to chance the manner in which most customers currently use the Internet.

5.

6.

In accordance with the present invention, a customer desiring to purchase goods and services over the Internet has prearranged access to the Internet through the services of an Internet access provider. Such providers can be, for example, companies whose only business is to offer connection to the Internet, companies which offer on-line computer services, one of which is connection to the Internet, cable television companies, or telephone companies. In arranging for access with such a provider, the customer has agreed with the provider on a method of payment which is, for example, by

billing, or charge to a credit card, or charge to an account of the user which could be an account specific to the Internet or could be a more general account, such as an on-line computer services account, a cable television account, a telephone account, or a bank account.

Once the prearrangements have been completed, using the provider's service to connect to the Internet typically involves calling a telephone number of the provider and being automatically connected through the provider's equipment to the Internet.

Once connected to the Internet, the customer can browse around until an item is located that the customer wishes to purchase, at which time the customer will follow the instructions created by the vendor, exchange transactional information, and ultimately agree to purchase something by taking an appropriate action. In the course of making the purchase, the means of delivery of the goods or service will be established. Depending on the type of goods, delivery can be made, for example, by mail (e.g., in the case of a purchase of a book), by courier service (e.g., in the case of a purchase of flowers), or by electronic transmission over the Internet (e.g., in the case of delivery of an electronic newsletter or piece of software). The remaining element of the purchase transaction is the manner in which the customer pays the vendor.

In accordance with the present invention, the provider has made arrangements with vendors who wish to sell goods and services over [redacted] to the customers of the provider. 7. The provide agrees to the billing associated with such sales for the vend[redacted]t of the agreement, the provider and the vendor have agreed on the manner in which the provider will remit funds to the vendor. Examples of payment include payment by check, credit to the vendor's credit card merchant account [redacted] to another account of the 8. vendor's, such as th vender's able television account, telephone account, or [redacted]unt. The account of the vendor to be credited need not be with the provider. The arrangements that are made will depend on the vendor's desires and the capabilities of the provider. For example, if the vendor anticipates many small transactions and the provider is a telephone company, they can agree that the provider will credit the vendor's existing telephone account for amounts under some nominal amount and credit the vendor's credit card merchant account for larger amounts. If the vendor anticipates large transactions, then they may agree that the provider will pay by check or direct credit to the vendor's bank account.

In a typical transaction in accordance with the present invention, from the customer's point of view all use of the Internet appears to be conventional. Depending upon the prearrangements made between the provider and the customer and between the pro[redacted] vendor, the cus- 9. tomer can charge a purchas or example, [redacted], to 10. a cable television account, to [redacted] or o a bank account. The account of the customer to be bille[redacted] not be with the provider. For example, the customer may be using one telephone company as an access provider and a second telephone company as a telephone service provider and the account to be billed is that with the second telephone company. The customer specifies which account is to be billed by an indication to the provider, but neither the customer nor the vendor has to transmit a[redacted] 11. bers over the Internet, because it is th provider, to the vendor, who submits the charge to the cre[redacted], the cable television company, the telephone company, or to another account of the customer, or who debits the bank account of the customer, and the provider already has been

given, during the course of making prearrangements with the customer and the vendor, the appropriate account numbers of both the customer and the vendor. The provider sends this information to the appropriate party, and may do so by the same [redacted]eans customarily used for similar transactions no make ver the Internet. 12.

From the [redacted]or's point of view, the transaction is as secure as a transaction made over the telephone with a credit card. If the vendor wishes, the vendor may verify with the provider that the address supplied by the customer for shipment of the goods has been authorized by the customer in the same manner in which such verification would be made for the same transaction made over the telephone with a credit card. In addition, because such a verification does not require the transmission of any account numbers of the customer, the verification can be done over the Internet as part of the transaction transmission itself if the provider and the vendor have prearranged to do so.

From the provider's point of view, the provider is made aware that the customer has authorized the charge by monitoring the data being sent over the Internet through the provider's equipment between the customer and the vendor. This can be done, for example, by specifying a specific code which, when sent between the customer and the vendor, indicates to the provider that a transaction has been completed. When the customer has made a purchase, the provider charges the transaction amount to the agreed account of the customer and remits the agreed portion of that amount to the vendor, keeping the differential as the provider's charge for making the service available.

These and other features and advantages of the present invention will become apparent from the following detailed description of the invention with reference to the attached drawings, wherein:

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a block diagram of a system for carrying out the billing method according to the present invention;

FIG. 2 is a flow chart of one embodiment of the method according to the present invention; and

FIG. 3 is a flow chart of another embodiment of the method according to the present invention.

DETAILED DESCRIPTION OF THE INVENTION

Referring to FIG. 1, a system for carrying out the method of the present invention is shown. In that system, the Internet is shown schematically as network 1 to which providers 2, 9, vendors 5.1–5.n, 6.1–6.n and 8.1–8.n, and customers 4.1–4.n and 10.1–10.n (where n is an integer to indicate a range from one to many) are connected in different ways.

Provider 2 i[redacted]ted to access network 3 and the Internet 1 an providers ccess to the Internet 1 for custom- 13. ers 4.1–[redacted] 6.1–6.n connected to access net- work 3 Access network, an on-line se[redacted] such as 14. CompuServe, American On-Line, or Prodigy, r a private 15. Internet access network. Similarly, provi[redacted] connected to access network 7 and the Internet 1 and provides access to the Internet 1 for customers 10.1–10.n and vendors 8.1–8.n. Vendors 5.1–5.n access the Internet directly by their own equipment.

In accordance with the method shown in the flow chart of [redacted] example, in step 11 provider 2 establishes agreement with vendors 5.1–5.n who are connected directly 16. [redacted]net, with vendors 6.1–6.n who access the Internet

via access network 3 and provider 2, and with vendors 8.1–8.*n* who are connected to the Internet 1 via access network 7 and provider 9, to bill customers 4.1–4.*n* for goods and services purchased by them over the Internet from vendors 5.1–5.*n*, 6.1–6.*n* and 8.1–8.*n*. Provider 2 also agrees to remit a portion of the collected money back to the vendors. Provider 2 also establishes an agreement with each of customers 4.1–4.*n*. These agreements provide that the provider will bill the customer for goods and services purchased by them over the Internet. The billing will be done to billing accounts established in connection with the agreements. The billing accounts can be, for example, credit card accounts, telephone accounts, cable television accounts, on-line services accounts, or bank accounts. The accounts need not be with the provider if the provider has a billing agreement in place with the party with whom the account was established.

As part of the services of the provider to customers 4.1–4.*n*, the customer is connected to the Internet 1 in step 12 at a desired time, typically by making contact via modem. Once connected to the Internet, the customer can interface with any one of vendors 5.1–5.*n*, 6.1–6.*n* and 8.1–8.*n* in order to find out about products or services offered by those vendors.

17. When one of customers ~~4.1–4.*n*~~ makes the decision to order a product or service form one of vendors 5.1–5.*n*, 6.1–6.*n* and 8.1–8.*n*, in step ~~13 an~~ exchange of transactional information occurs between the customer and the vendor. This exchange may include identifying information relating to the customer, such as the customer's Internet address, information relating to the products or services to be purchased, including the transaction amount, the manner and time of delivery, and a reference number to identify the order. The vendor or the customer also can produce a verification code signifying that a transaction has been completed which can be received by provider 2.

In step 14, the transactional information is obtained by provider 2. The communication can be a separate transmission by the vendor or the customer ~~to provider 2, or~~ provider 2 can extract the information from the vendor through equipment of provider 2. Provider ~~2 can then send~~ verifying information to one or both of the customer and vendor to indicate that the transaction has been approved, if approval of a third party, such as credit card company, is required. Most importantly, the entire transaction takes place without the need of communicating the customer's credit card or other account number over the Internet 1. 18.

The product or service is delivered to the customer in step 15 and the ~~appropriate customer~~ account is billed by provider 2 in step 16. Provider then remits the agreed payment in the appropriate ~~manner to the~~ vendor in step 17, keeping the differential as a service charge for the services rendered by provider 2. Steps 15, 16 and 17 may be performed in any order. 19.

As can be seen from FIG. 1, the method according to the present invention can be carried out in many ways. For example, referring to FIG. 3, vendor 5.1 in step 21 can establish remitting agreements with provider 2 and provider 9 to remit to vendor 5.1 a portion of a transaction amount ~~billed to the~~ billing account of any one of customers 4.1–4.*n*and 10.1–10.*n*. 20.

~~Similarly~~, each of vendors 6.1–6.*n* can establish a remitting agreement with provider 9 for transactions carried out ~~over the~~ Internet between each of vendors 6.1–6.*n* and customer 10.1–10.*n*. 21.

~~A customer~~ connects to the Interne is step 22. The customer exchanges transactional information with the vendor in step 23 and the vendor delivers a product of services to the customer in step 25, either before or after the ~~vendor~~ receives remittances from the provider in step 27. 22. 23.

In accordance with another feature of the present invention, prior to the billing of the transaction amount to the account of the customer, and after obtaining the ~~trans-~~actional information, the provider can obtain approval form a third party to bill the transaction amount to the billing account. This is particularly true in the case where the billing account is a credit card account or a bank account. In that instance, approval must be obtained from a third party, i.e., the bank issuing the credit card or with whom the bank account was established. Where the ~~account~~ is with the provider, approval would be obtained form the provider itself. In a preferred embodiment of the present invention, the approval can be obtained over the Internet and most preferably during the communication between the customer and the vendor. 24. 25.

In accordance with a further feature of the present invention, the customer can specify a particular billing account, for example, a credit card account, a bank account, a telephone number account, a cable television account or an on-line services account at the time that the billing agreement is established with the provider. The specification can provide that one account will be sued for certain transactions, and a different account for other transactions, for example, a telephone account for transactions less than $5.00, and a bank account for transactions of at least $5.00. Thereafter, whenever the transaction amount is to be billed, it will be billed to that specified billing account. Alternatively, the customer can specify a plurality of billing accounts, for example, an AMEX account, a VISA account, a Mastercard account at the time that the billing agreement is established. When the transactional information is communicated, it will include an identification of which of those plurality of billing accounts the customer wants billed, without, however, specifying the account number of the account. Thus the customer can ~~merely indicate the~~ account by the "brand" name AMEX, VISA, Mastercard or the customer can identify it as the ~~first account, second~~ account or third account on a list previously established with the provider. 26. 27.

As noted above, ~~the~~ billing account is not necessarily with the provider, that is, t can be with a third party such as a bank issuing a credit ~~card, or a~~ bank at which the customer has a bank account. Alternatively, the provider can be a first telephone company, but the billing account can be with a second telephone company and charged by the first telephone company to the telephone number account of the customer with the second telephone company, as is customarily done in connection with conventional telecommunications services. 28.

In accordance with the invention, the remitting can be by means of sending money or by crediting a vendor account such as a credit card merchant account, a bank account, a telephone number account, a cable television account or a on-line services account. 29.

In a preferred embodiment of the present invention, the step of establishing the remitting account comprises specifying a particular vendor account to which the portion of the transaction amount will be remitted. The specification can provide that one account will be used For certain transactions, and a different account for other transactions, for example, a telephone account for transactions less than $5.00, and a bank account for transactions of at least $5.00. In an alternative embodiment of the present invention, the 30.

step of establishing the remitting agreement comprises the vendor specifying a plurality of vendor accounts to which a portion of the transaction account can be remitted. Thus when the transactional information is communicated, the vendor can identify which one of the plurality of vendor accounts the amount is to be remitted to without, however, specifying the specific account number.

31. The vendor amount can be an account with the provider
32. or an account with the third party such as a credit card merchant account, or bank account, with a bank, or a cable television account with a cable television company.

It is understood that the embodiments described hereinabove are merely illustrative and are not intended to limit the scope of the invention. It is realized that various changes, alterations, rearrangements and modifications can be made by those skilled in the art without substantially departing from the spirit and scope of the present invention.

What is claimed is:

1. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement,

wherein after establishing the billing agreement the third party does not transfer ownership of the product or service from the selling vendor to the purchasing customer.

2. The method according to claim 1, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

3. The method according to claim 1 or 2, wherein the third party is a cable television company, a company offering
33. financial services on Internet access provider, or a telephone company.

4. The method according to claim 3, further comprising the step of obtaining approval for charging the first amount from a party other than the purchasing customer and the selling vendor prior to the step of charging.

5. The method according to claim 4, wherein the party other than the purchasing customer and the selling vendor is a bank, a company offering financial services, a credit card company, an Internet access provider, or the third party.

6. The method according to claim 3, wherein the step of charging comprises sending a bill or charging an account with a bank, a cable television company, a company offering financial services, a credit card company an Internet access 34.
provider, a telephone company, or the third party.

7. The method according to claim 3, wherein the step of remitting comprises sending a check or crediting an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

8. The method according to claim 3, wherein the second amount is less than the first amount.

9. The method according to claim 3, wherein the step of remitting is performed before the step of charging.

10. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not transfer ownership of the product or service from the selling vendor to the purchasing customer.

11. The method according to any one of claims 1, 2, and 10, wherein the step of receiving is preformed after the 63 35.
purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

12. The method according to claim 3, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

36. 13. The method according to claim 4, wherein the step of receiving is performed after the purchasing customer and the selling vendor have arced to enter into the purchase transaction.

14. The method according to claim 5, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

15. The method according to claim 6, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

16. The method according to claim 7, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

17. The method according to claim 8, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

18. The method according to claim 9, wherein the step of receiving is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction.

19. The method according to any one of claims 1, 2, and 10, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

20. The method according to claim 3, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

37. 21. The method according to claim 4, wherein the step of establishing a remitting agreement does not require the third patty to charge the purchasing customer.

22. The method according to claim 5, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

23. The method according to claim 6, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

24. The method according to claim 7, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

25. The method according to claim 8, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

26. The method according to claim 9, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

27. The method according to claim 11, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

28. The method according to claim 12, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

29. The method according to claim 13, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

30. The method according to claim 14, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

31. The method according to claim 15, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

32. The method according to claim 16, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

33. The method according to claim 17, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

34. The method according to claim 18, wherein the step of establishing a remitting agreement does not require the third party to charge the purchasing customer.

35. The method according to any one of claims 1, 2, and 10, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

36. The method according to claim 3, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

37. The method according to claim 4, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

38. The method according to claim 5, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

39. The method according to claim 6, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

40. The method according to claim 7, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

41. The method according to claim 8, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

42. The method according to claim 9, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

43. The method according to claim 11, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

44. The method according to claim 12, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

45. The method according to claim 13, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

46. The method according to claim 14, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

47. The method according to claim 15, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

48. The method according to claim 16, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

49. The method according to claim 17, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

50. The method according to claim 18, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

51. The method according to claim 19, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

52. The method according to claim 20, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

53. The method according to claim 21, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

54. The method according to claim 22, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

55. The method according to claim 23, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

56. The method according to claim 24, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

57. The method according to claim 25, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

58. The method according to claim 26, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

59. The method according to claim 27, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

60. The method according to claim 28, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

61. The method according to claim 29, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

62. The method according to claim 30, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

63. The method according to claim 31, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

64. The method according to claim 32, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

65. The method according to claim 33, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

66. The method according to claim 34, wherein after the step of establishing a billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

67. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction.

38.

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement.

68. The method according to claim 67, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

69. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the third party to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the

purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement.

39\. 70. The method according to claim 69, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by to third party to the selling vendor prior to the step of remitting.

40\. 71. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third patty to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

41\. f) remitting the second amount to the selling vendor in accordance with the remitting agreement; and 44

wherein after establishing the billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

72\. The method according to claim 71, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

42\. 73. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the third party to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement.

74\. The method according to claim 73, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

75\. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have agreed to enter into the purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement. 45 43.

wherein after establishing the billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

76. The method according to claim 75, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

77. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the third party to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement,

wherein after establishing the billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

78. The method according to claim 77, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

79. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to

44. the purchasing customer and a second amount is remitted, to the selling vendor, the method comprising the steps by a third party to the purchase transaction of:

a) establishing a billing agreement with the purchasing customer to permit the third party to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the third party to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the third party to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have to enter into the 45.
purchase transaction;

e) charging the first amount to the purchasing customer in accordance with the billing agreement; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement,

wherein after establishing the billing agreement the third party does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

80. The method according to claim 79, wherein no credit card account number of the purchasing customer and no bank account number of the purchasing customer is transmitted over the Internet by the third party to the selling vendor prior to the step of remitting.

81. The method according to any one of claims 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, and 80, wherein the third party is a cable television company, a company offering financial services, an Internet access provider, or a telephone company.

82. The method according to claim 81, further comprising the step of obtaining approval for charging the first amount from a party other than the purchasing customer and the selling vendor prior to the step of charging.

83. The method according to claim 82, wherein the party other tan the purchasing customer and the selling vendor is 43 46.
a bank, a company offering financial services, a credit card company, an Internet access provider, or the third party.

84. The method according to claim 81, wherein the step of charging comprises sending a bill or charging an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

85. The method according to claim 81, wherein the step of remitting comprises sending a check or crediting an account with a bank, a cable television company, a company offering financial services, a credit card company, an Internet access provider, a telephone company, or the third party.

86. The method according to claim 81, wherein the second amount is less than the first amount.

87. The method according to claim 81, wherein the step of remitting is performed before the step of charging.

88. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to

the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have to enter into the purchase transaction;

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e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to selling vendor.

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89. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the company offering financial services to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor.

90. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction,

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c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein after establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

91. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial

services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the company offering financial services to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed af~~ter the p~~urchasing customer and the selling vendor have to enter into the purchase transaction;

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e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor.

92. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed af~~ter the p~~urchasing customer and the selling vendor have to enter into the purchase transaction;

51.

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein alter establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

52.

93. An Internet billing method for a plurality of customers ~~and a plurality~~ of vendors of products or services for transaction over the Internet between a purchasing customer ~~of the plurality~~ of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

53.

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to the selling vendor for a purchase transaction, wherein the remitting agreement does not require the company offering financial services to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer;

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein alter establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction.

54.

94. An Internet billing method for a plurality of customers and a plurality of vendors of products or services for transactions over the Internet between a purchasing customer of the plurality of customers and a selling vendor of the plurality of vendors, wherein, for each purchase transaction of a product or service between the purchasing customer and the selling vendor, a first amount is charged to

the purchasing customer and a second amount is remitted to the selling vendor, the method comprising the steps by a third party company offering financial services of:

a) establishing a billing agreement with the purchasing customer to permit the company offering financial services to charge the purchasing customer and to remit to a selling vendor for a purchase transaction;

b) establishing a remitting agreement with the selling vendor to permit the company offering financial services to charge a purchasing customer and to remit to

55. the selling vendor for a purchase transaction; wherein the remitting agreement does not require the company offering financial services to charge the purchasing customer;

c) providing a communications link through equipment of the third party between the purchasing customer and the selling vendor to permit the purchasing customer to communicate over the Internet with the selling vendor concerning the purchase transaction;

d) receiving authorization over the Internet from the purchasing customer to charge the first amount to the purchasing customer without previously receiving a request from the selling vendor to charge the first amount to the purchasing customer, wherein receiving authorization is performed after the purchasing customer and the selling vendor have to enter into the purchase transaction; 56.

e) charging the first amount to the purchasing customer in accordance with the billing agreement by charging a bank account, a credit card account, or an account with the company offering financial services; and

f) remitting the second amount to the selling vendor in accordance with the remitting agreement without previously transmitting a credit card account number of the purchasing customer over the Internet to the selling vendor and without previously transmitting a bank account number of the purchasing customer over the Internet to the selling vendor,

wherein alter establishing the billing agreement the company offering financial services does not approve an agreement between the purchasing customer and the selling vendor to enter into the purchase transaction. 57.

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